

UNITED STATES PATENT AND TRADEMARK OFFICE
CERTIFICATE OF CORRECTION

PATENT NO. : 7,231,608 B1
APPLICATION NO. : 09/520580
DATED : June 12, 2007
INVENTOR(S) : Andrew E. Fano et al.

Page 1 of 2

It is certified that error appears in the above-identified patent and that said Letters Patent is hereby corrected as shown below:

Title Page

Item (54) Title: after "FINANCIAL MANAGER USER INTERFACE" delete
"AS FILED"

Column 5, line 1, delete "apperance" and insert --appearance--

Column 23, after line 33 insert the following:

--The present invention is thus a tool that both manages and executes these various purchases and transactions. That is, a financial services company might offer the present invention to a consumer as a lifestyle management service through which their various goals are supported. If a consumer adhered to the plans designed through the present invention, the company might even guarantee the products and services specified. The consumer need not worry about the particular financial instruments required to achieve the lifestyle in question. At this point the financial services company is arguably in a position to create and sell a wide array of new instruments that need not be individually marketed to consumers. At the same time, they become demand aggregators and will be in a position to negotiate with products and service providers on behalf of their customers. They will have inserted themselves right in the critical path for decision making in many of the crucial aspects of the consumers life.

Ultimately, the conversation between the company and customer changes from being about transactions and balances, to being about goals and lifestyles. In effect, we believe that in the long run, applications such as these will enable financial services to compete on their ability to enable and provide desired lifestyles, rather than marginally better interest rates. The possibilities are endless.

Outsourcing/Intentional networks:

This portion is intended to expand upon and illustrate the potential to include third party product and service providers.

Now, of course no one company will provide all the products and services in everyone's life. What we expect is that the financial services company that deploys such a tool will be in a position to broker and outsource the various goals. For example, let's take a closer look at the car;

{Double-click on the car -- Should go to an Automobile options screen}

Here we see the range of options we've specified for our car. We see, for example, that in order of increasing desirability we've indicated a CIVIC®, CAMRY®, and BMW 540®. Now suppose we want to replace the CIVIC® with another modest choice, a SATURN®. So we'll delete the CIVIC®:

{Highlight the "HONDA CIVIC®" in the option range List Box and then click "Delete"}--

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Column 23, line 34: delete "Saturn" and insert --SATURN®--

Column 23, line 39: delete "Saturn" and insert --SATURN®--

Column 23, line 39: delete "Saturn's" and insert --SATURN'S®--

Column 23, line 42: delete "Saturn" and insert --SATURN®--

Column 23, line 43: delete "Saturn" and insert --SATURN®--

Column 23, line 50: delete "Saturn" and insert --SATURN®--

Column 23, line 51: delete "Saturn" and insert --SATURN®--

Signed and Sealed this

Thirty-first Day of July, 2007

A handwritten signature in black ink, appearing to read "Jon W. Dudas". The signature is stylized with a large, looped initial "J" and a distinct "D".

JON W. DUDAS
Director of the United States Patent and Trademark Office